## **AGING and SAFETY**

Tips and Resources for Older Adults



# An Older Adult's Bill of Rights

You have the right to feel safe in your home and community

You have the right to live a life free from abuse, neglect, violence, and intimidation.

You have the right to appropriate food, clothing, and housing.

You have the right to quality medical care.

You have the right to report abuse without fear of retaliation.

You have the right to protect how your money will be spent.

You have the right to be treated like an adult.

You have the right to make choices.

You have the right to have your dignity honored.

You have the right to expect support from your community.

You have the right to remain engaged in your community

You have the right to be happy.

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### **INTERNET SAFETY:**

Shop Safe, Browse Safe

Shopping over the internet can be a fun and easy way to shop and browse. However, as technology has changed over the years, some dishonest individuals and companies have found new ways to take advantage of customers. With a little thought and precaution, you can lower your risk of online crime.

Here are some tips to keep your online experience safe and rewarding:

#### Check out the seller when shopping online

- Look for pictures and descriptions on the website so you know what you are getting for a product
- Before making a purchase be sure to have the business name, mailing address and telephone contact information
- Check out the company's return policies.
   There should be clear policy that outlines what you can do if there is a problem with your purchase

#### Keep records

- Print and store records of your online purchases
- Keep in mind that items must be delivered within 30 days of purchase or the online business must notify you that there will be a delay in delivery

#### Protect your passwords

- Choose different passwords for banking, home computer, and online websites
- Your password should be an unpredictable combination of letters, numbers and symbols
- Do not use your social security number as a password
- Do not give out your password to anyone who contacts you even if that person claims to be from the company or website where you use the password

## Report internet fraud or get more information by calling:

The National Fraud Information Center 1-800-876-7060

Oklahoma Consumer Protection Attorney General's Office 405-521-2029



# TELEPHONE SCAMS AND FRAUDS

ach year many older adults are taken advantage of over the telephone by people who pose as an employee of a legitimate-sounding company. These con artists may say they are calling from a company, charity or other organization.

They may claim that you have won a prize or that they can give you a great deal on a service like driveway paving or home repair. Often disreputable persons want money before you can claim your prize or before they deliver services.

## Here's how you can protect yourself from being swindled over the phone:

#### Screen calls

 Use caller ID, an answering machine, or voice mail to screen calls for telemarketers.

#### Resist pressure from telemarketers

 Reputable companies will allow you time to make an informed decision. If the person on the other end is pressuring you to make an immediate decision it is most likely a scam

#### Protect your personal information

- Only give out payment information like credit card numbers or checking account numbers when you are making a purchase
- Do not give out your social security number to anyone over the phone without investigating

#### Find out more about the company

- If you have doubts, concerns or complaints about a company, you may contact your local Better Business Bureau (BBB) or visit www.bbbonline.org
- The BBB can give information about a company before you make a purchase, as well as help resolve complaints after a service has been delivered

#### Beware of suspicious contests

- A reputable organization should not require you to pay money in order to claim your prize
- Do not enter contests with a business with which you are unfamiliar

If you think you have been the victim of a telephone fraud or would like more information about telephone frauds call:

The National Fraud Information Center 1-800-876-7060

Oklahoma Consumer Protection Attorney General's Office 405-521-2029



# AVOIDING IDENTITY THEFT

dentity theft is real and can be scary if it happens to you. Identity thieves use your personal information to purchase items without your knowledge or commit acts of fraud.

Many people who have been victims of this type of crime may notice unauthorized purchases on their credit cards, receive credit cards they did not apply for, receive phone calls from collection agencies for purchases they did not make or notice that their bank accounts are being drained without their knowledge.

Here are some tips to keep your identity and credit report safe from theft:

## Sign up for the National "Do Not Call List"

• This program of the Federal Trade Commission allows you to limit the number of telemarketing calls you receive.

Call 1-888-382-1222 or visit www.donotcall.gov

## Confirm who you are giving your personal information to

- Many identity thieves pose as telemarketers. It is important to know to whom you are giving information. Make sure to note the person's name, company name, and contact information
- If you are in doubt about the person asking for information, hang up and investigate before you give any information

## It is important to know how and why your personal information will be used. Ask questions like:

- Why do you need this information and how will it be used?
- What are your company's privacy policies?
- What steps will you take to protect my information from being stolen?
- What will happen if I don't give you this information?

#### Protect your mail

 You can protect your mail by depositing outgoing mail into an official post box at the post office instead of leaving it in an unsecured personal mail box  If you are going on vacation you may have the post office hold your mail until you get back or have a trusted friend or family member collect your mail for you

#### Protect your trash

- Though it sounds extreme, many thieves will go through your trash and recyclables looking for personal information
- Shred any documents with personal information on them before throwing out your trash including credit card applications, charge card receipts, health insurance documents, and bank or credit card statements

If you believe that you have been the victim of identity fraud or you would like to learn more about identity fraud call:

The Federal Trade Commission's Identity Theft Hotline 1-877-IDTHEFT (1-877-438-4338)

Oklahoma Consumer Protection Attorney General's Office 405-521-2029





## **NIGHT SAFETY**

eing out in the community at night requires special safety precautions.

## Here are some considerations for being outside at night:

- Walk in well-lit areas and preferably with a companion when out at night.
- Never pull out large sums of money while out at night
- Carry identification on you at all times
- Notify police of any suspicious activity
- Always walk near curbs and away from doorways and alleyways
- Wear bright clothing and reflective material
- Make eye contact with driver before crossing in front of a vehicle
- Avoid parking your vehicle in isolated areas
- Try to park in well lit locations
- If you have a cell phone, make sure it is fully charged before you go out at night
- Carry change on you for phone calls (calling 911 from a payphone is free)





## STAYING SAFE AT HOME

There may be times at home when you will be concerned about your safety. While in your home, you can take steps to prevent criminals or others you are unsure of from entering your home:

- Install a peephole or window on your door to allow you to see who is outside
- Do not let a stranger in unless you are satisfied with why they are asking you to open the door. Ask to see identification
- Locks can provide piece of mind if you are concerned that someone may try to enter your home
- Keep your home well lit inside and out during the night
- If a stranger asks to use your phone, offer to make the phone call for him or her instead while you have that person wait outside

While you may take many precautions to keep strangers out of your home, there may be times when you are concerned about loved ones and others you trust.

## Not all crimes are committed by strangers who show up unexpectedly.

Elder abuse is a growing problem in Oklahoma and can be a confusing and hurtful experience. Most elder abuse happens at the hands of loved ones or a trusted person in an older adult's life. Knowing about the types of elder abuse and signs can help you to take an active role in maintaining your safety and health in your home.

**Physical Abuse** - hitting, punching, using restraints when they are not needed or otherwise physically hurting you

**Verbal Abuse** - name calling, threats, intimidation, confining you without human contact, keeping you isolated from friends or family

**Neglect** - refusing to help with hygiene, withholding food, shelter, medical care or failing to protect you from harm

**Financial Exploitation** - stealing money from you, forcing you to turn over your property, forcing you to change your will, spending your money or selling your assets against your will

**Sexual Abuse** - touching you in a sexual way against your will, forcing you to have sex against your will, forcing you to look at sexual pictures or taking sexual pictures of you without your consent

## If you are experiencing abuse you may be feeling:

- Fearful that your abuser will retaliate if abuse is reported
- Embarrassed that the abuse is occurring

- Afraid you will lose any help the abuser does provide
- Concerned that your abuser, usually a family member, will face legal consequences
- Worry that no one will believe you if you report the abuse
- Shame or responsibility for the abuse that is occurring

#### Call the police or 9-1-1 immediately

if someone you know is in immediate, life-threatening danger.

If you know of anyone experiencing abuse or are experiencing abuse yourself please call the

## Oklahoma Adult Abuse Hotline at 1-800-522-3511.

Specially trained operators will take your information and refer you to Adult Protective Services staff that can help.



To deter crime this area is under video surveillance In case of emergency

## **Safety Planning**

Coming up with a safety plan may take some time and thought but simple steps and precautions can help you to stay safe until you are able to get help.

#### Some ideas that may be helpful:

- Keep important phone numbers written on a card or piece of paper somewhere where you can find them
- Keep an extra set of car keys somewhere so that you can find them in a hurry
- Plan out an escape plan that you can use in case of fire or an emergency
- Know the medications you are taking. If you need to leave in a hurry make sure you take your medications with you
- Keep a list of medications you are taking and emergency phone numbers in an easy to find location (i.e. on your fridge or by the telephone)
- Talk to a trusted friend or relative about ways you can keep yourself safe and free from abuse
- Use the phone numbers listed in the back of this booklet for support and information

Call 911 in an emergency for fire, ambulance, or police



## **HOME CHECKLIST**

This information is not intended to replace your own judgment about the safety of your home.

Keep in mind your own special needs as you read through this checklist and modify it as appropriate for your own situation.

#### Kitchen Safety

	Keep curtains and other flammable material away from stove
	Secure all loose clothing with pins or elastic bands when cooking
	Use proper ventilation in the kitchen
	Keep cords and appliances away from sink area or other sources of water
	Use adequate lighting in kitchen area including stove and counters
	Use frosted light bulbs in light fixtures to reduce glare
	Do not stand on chairs or other unsteady surfaces to reach items. Make sure a sturdy and safe step stool is available in kitchen area
В	athroom Safety
	Use non-skid mats in tub and shower areas
	Install grab bars if needed for toilet and shower areas
	Keep small appliances unplugged when not in use (hair dryers, shavers, curling irons, etc.)

#### **Medication Safety** ☐ Discuss all medication with your doctor ☐ Store medication in clearly labeled bottles ☐ Dispose of all old or outdated medications unless told otherwise by your doctor ☐ Use a pill dispenser or organizer for multiple medications ☐ If children visit often, keep medication in childproof bottles and store out of reach **Bedroom Safety** ☐ Place lamps or light switches within reach of each bed ☐ Keep heat sources like heaters, hotplates, candles away from bedding ☐ Keep smoking materials away from bedding (i.e., ashtrays, cigarettes, lighters) ☐ Use electric blankets correctly. Don't set blanket on high in case you fall asleep. Do not put other blankets on top of the electric blanket. ☐ Keep a flashlight by the bed in case of power outage

☐ Do not sleep with heating pad operating. Make

sure heating pad is turned off before you go to bed

#### Stairs and Walkways ☐ Keep stairs in good repair with a safe non-slip surface ☐ Have stairs repaired and maintained by a qualified person ☐ Make sure stairs and walkways are properly lit Securely attach carpet, if used, to stairs ☐ Make sure stairs and walkways are well-lit ☐ Look for nails or other sharp edges pointing up from stairs that may cause a fall or injury ☐ Secure handrails on both sides of stairways ☐ Keep stairs and walkways free from objects **Shelves and Cupboards** ☐ Check to see if shelves and cupboards are in an easily accessible location ☐ Make sure shelves and cupboards are securely attached to wall ☐ Safely arrange Items stored on shelves and in cupboards to prevent them from falling Telephone and Doorbells ☐ Turn ringer volume up to adequate volume ☐ Install a light on the telephone that flashes when the phone rings ☐ Keep emergency numbers posted next to phone

	Subscribe to an emergency medical response system like Lifeline or Lifealert if necessary
	Install an alternative to doorbell, such as a flashing light or high volume doorbell
Sı	moke and Carbon Monoxide Detectors
	Place smoke and carbon monoxide detectors on each floor of the home
	Use smoke detectors outside of each bedroom door
	Keep detectors located away from air vents
	Test all detectors monthly
	Replace batteries regularly according to detector instructions
Sı	oace Heaters and Wood Burning Stoves
	Place space heaters away from flammable materials such as curtains or other furnishings
	Keep space heaters placed in a stable location where they will not be knocked over easily
	Use Kerosene, gas or LP heaters only in ventilated areas. Use according to manufacturers instructions
	Have wood burning equipment properly installed by a qualified person
	Consult local building code officials for stove requirements and installation recommendations
	Maintain wood burning stoves and chimneys properly
	Have a professional check and clean chimneys on a regular basis



# IMPORTANT PHONE NUMBERS

2-1-1 Oklahoma Information System 2-1-1 connects people with important community services and volunteer opportunities. While services that are offered through 2-1-1 vary from community to community, 2-1-1 provides callers with information about and referrals to human services for every day needs and in times of crisis.	211 Statewide
Online Information: www.211oklahoma.org	
Adult Protective Services Call APS to report suspected elder abuse, neglect, and/or exploitation.	1-800-624-8404 Nationwide
Oklahoma Adult Abuse Hotline	1-800-522-3511
Alcoholics Anonymous® A fellowship of men and women who share with each other that they may solve their common problem and help others to recover from alcoholism.	Look for "Alcoholics Anonymous" in any telephone directory.
Online Information: www.aa.org	
Alzheimer's Association 24 hour support, information, referral, and safety services for persons with Alzheimer's and their families.	1-800-272-3900
Online information: www.alz.org	
American Bar Association Can help you locate a local lawyer or other legal assistance.	1-800-285-2221
Online Information: www.findlegalhelp.org	

American Cancer Society Support for people with cancer and their families.  Online Information: www.cancer.org	1-800-227-2345				
Eldercare Locator A public service of the U.S. Administration on Aging. The Eldercare Locator connects older Americans and their caregivers with services in their communities.	1-800-677-1116				
Online Information: <u>www.eldercare.gov</u>					
Federal Trade Commission Identity Theft Hotline Information and support for victims of identity theft Online Information:	1-877-438-4338 (1-877-IDTHEFT)				
www.consumer.gov/idtheft/					
<b>LifeLine Support</b> Offers low income people a discount on their monthly local telephone bill.	1-888-641-8722 Or your local telephone service provider to enroll.				
Online Information: www.lifelinesupport.org					
National Fraud Information Center Report and receive information about internet and telephone fraud	1-800-876-7060				
Online Information: www.fraud.org					

National Long Term Care Ombudsman Resource Center Your local ombudsman provides advocacy for those who live in long term care facilities. This Center can help you get in touch with your local ombudsman.  Online Information: www.ltcombudsman.org	1-202-332-2275 Nationwide
National Suicide Prevention Lifeline A national, 24-hour, and toll-free suicide prevention service available to all those in suicidal crisis who are seeking help.  Online Information: www.suicidepreventionlifeline.org	1-800-273-TALK 1-800-273-8255
Oklahoma Department of Human Services Get critical contact information, including telephone numbers, hotlines, assistance and call center numbers for OKDHS programs including Medical (SoonerCare/Medicaid), Adult Day Services, In-home Support Services, Aged, Blind or Disabled, Food Stamps, Housing, Transportation, Legal Assistance, Long-term Care, Utility Assistance and many more resources.  Online Information: www.okdhs.org	1-405-521-2281
Poison Control  Medical information for any type of	1-800-222-1222
poisoning emergency	
Online Information: www.aapcc.org	

Veterans Services The Department of Veterans Affairs (VA) provides information, assistance, and financial aid to veterans and their dependents.  Online Information: www.va.gov	1-800-827-1000 Nationwide
National Center on Elder Abuse (NCEA) A national resource for elder rights. The Center's mission is to promote understanding, knowledge sharing, and action on elder abuse, neglect, and exploitation.  Online Information: <a href="https://www.elderabusecenter.org">www.elderabusecenter.org</a>	1-202-898-2586 Nationwide
National Domestic Violence Hotline Provides assistance to anyone involved in a domestic violence situation, including those in same-sex relationships, male survivors, those with disabilities and immigrant victims of domestic violence. All calls to the National Domestic Violence Hotline are confidential.  Online Information: www.ndvh.org	1-800-799-SAFE 1-800-799-7233 1-800-787-3224 (TTY) Nationwide
National Do Not Call List Limit telemarketing calls you receive at home. Register for five years.  Online Information: www.donotcall.gov	1-888-382-1222

# My Important Phone Numbers

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